



## CORPORATE FACTS

<b>Profile</b>	Discover Financial Services (NYSE: DFS) is a direct banking and payment services company with one of the most recognized brands in U.S. financial services. Since its inception in 1986, the company has become one of the largest card issuers in the United States. The company operates the Discover card, America's cash rewards pioneer, and offers personal and student loans, online savings accounts, certificates of deposit and money market accounts through its Discover Bank subsidiary. Its payment businesses consist of Discover Network, with millions of merchant and cash access locations; PULSE, one of the nation's leading ATM/debit networks; and Diners Club International, a global payments network with acceptance in more than 185 countries and territories.								
<b>Web site</b>	<a href="http://www.discoverfinancial.com">www.discoverfinancial.com</a>								
<b>Headquarters</b>	Riverwoods, Illinois								
<b>Employees</b>	Approximately 11,000								
<b>Leadership</b>	David W. Nelms, Chairman and Chief Executive Officer Roger C. Hochschild, President and Chief Operating Officer								
<b>U.S. Card Business</b>	<p>The U.S. sector of the DFS card business operates a number of consumer and business credit cards, which are founded on a commitment to help cardmembers earn more meaningful rewards, quickly and easily, while giving them more choices and control over their credit. DFS is one of the largest card issuers in the United States. (<a href="http://www.discover.com">www.discover.com</a>)</p> <p><b>Offerings include</b></p> <table><tr><td>Discover® More<sup>SM</sup> Card</td><td>Discover® Business Card</td></tr><tr><td>Discover® Motiva<sup>SM</sup> Card</td><td>Discover® Business Miles Card</td></tr><tr><td>Discover® Open Road<sup>SM</sup> Card</td><td>Discover® Gift Cards</td></tr><tr><td>Miles by Discover® Card</td><td>Escape by Discover® Card</td></tr></table>	Discover® More <sup>SM</sup> Card	Discover® Business Card	Discover® Motiva <sup>SM</sup> Card	Discover® Business Miles Card	Discover® Open Road <sup>SM</sup> Card	Discover® Gift Cards	Miles by Discover® Card	Escape by Discover® Card
Discover® More <sup>SM</sup> Card	Discover® Business Card								
Discover® Motiva <sup>SM</sup> Card	Discover® Business Miles Card								
Discover® Open Road <sup>SM</sup> Card	Discover® Gift Cards								
Miles by Discover® Card	Escape by Discover® Card								
<b>U.S. Payments Business</b>	Discover payments business includes Discover Network, a comprehensive payments network that supports multiple card products, issuers and processors ( <a href="http://www.discovernetwork.com">www.discovernetwork.com</a> ); PULSE, one of the leading ATM/debit networks ( <a href="http://www.pulsenetwork.com">www.pulsenetwork.com</a> ); and Diners Club International, with acceptance in 185 countries and territories worldwide ( <a href="http://www.dinersclub.com">www.dinersclub.com</a> ). Together, these three networks support billions of financial transactions each year.								
<b>Discover Bank</b>	As part of its U.S. card sector, DFS has two banking affiliates in the United States: Discover Bank and Bank of New Castle. The company issues U.S. Discover Cards through Discover Bank, which is a Delaware corporation. Bank of New Castle activities are primarily limited to credit card operations. Discover Bank offers certificates of deposit, money market deposit accounts, personal and student loans, and other consumer financial products and services. ( <a href="http://www.discoverbank.com">www.discoverbank.com</a> )								

## Business Locations

**Arizona:**  
Phoenix

**Delaware:**  
New Castle, Greenwood

**Illinois:**  
Riverwoods  
(Corporate Headquarters)

**Ohio:**  
New Albany

**Tennessee:**  
Memphis

**Texas:**  
Houston

**Utah:**  
Salt Lake City, West Valley

**China:**  
Shanghai

## Awards & Recognition



**#1 in Customer Loyalty:** Discover Card ranked #1 in customer loyalty among leading credit card brands, according to the 2009 Brand Keys Customer Loyalty Engagement Index report. Discover Card has won the credit card category 12 years in a row.



**World Class Customer Satisfaction Award:** Discover Financial Services received the 2008 World Class Customer Satisfaction Award for call center satisfaction as measured by Service Quality Measurement Group, Inc.



**A Leader in Identity Safety:** Discover was ranked best in identity fraud detection among the top 25 U.S. credit card issuers in a June 2009 report by Javelin Strategy & Research, a leading financial services research and analysis firm. Discover finished second overall in Javelin's yearly assessment of identity safety in the credit card industry.



**Great Place to Work:** In 2009, IDG's Computerworld rated Discover Financial Services as one of the best places for information technology professionals to work. Discover has achieved the rating for 6 years in a row.



**Excellence in Technology:** Discover Financial Services has been recognized by CIO magazine with a 2009 CIO100 Award as one of the top 100 organizations that exemplify operational and strategic excellence in information technology. The CIO 100 award is presented annually by the magazine to recognize outstanding innovation and measurable business impact.

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**2008 Best New Product Award:** Based on innovation and the ability to make peoples' lives easier and simpler, Discover Motiva Card received a "2008 Best New Product Award" from Quick & Simple magazine.

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**Technology Innovation:** Discover's technology department ranked as one of America's most innovative companies on the 2009 InformationWeek 500 list. For more than 20 years, InformationWeek has tracked technology practices by documenting the business-technology strategies, investments and administrative practices of America's best-known companies.

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**Media Relations**

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